



Order Filed on November 12, 2021  
by Clerk,  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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Attorney for Debtor

In Re:

Kelly M. Poesl,

Debtor.

**Chapter 13**

Case No.: 19-25759

Honorable Stacey L. Meisel

November 10, 2021

Hearing Date: ~~October 13, 2021~~

**ORDER STRIPPING OFF THE LIEN OF SECURED CREDITOR, THE BANK OF  
NEW YORK MELLON C/O SPECIALIZED LOAN SERVICING AND MODIFYING  
ITS RIGHT AS UNSECURED**

The relief set forth of the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 12, 2021**

A handwritten signature in black ink that reads "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtor: Kelly M. Poesl

Case No. 19-25759

Caption: ORDER STRIPPING OFF THE LIEN OF SECURED CREDITOR, CITIBANK, NA  
AND MODIFYING ITS RIGHT AS UNSECURED

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**THIS MATTER** having come before the Court upon Debtor's Application for an Order to Strip the Lien of The Bank of New York Mellon c/o Specialized Loan Servicing and Modify its Right as Unsecured and the Court having examined the evidence presented, and for good cause shown,

**ORDERED** that the lien held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be treated as an unsecured claim pursuant to U.S.C. § 506(a) and 11 U.S.C. § 1322(b)(2). The total claim amount of approximately \$383,126.89 shall be paid in the same manner and percentage as all other unsecured creditors; and it is further

**ORDERED** that upon completion of Debtor's plan, the second mortgage held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be deemed cancelled, discharged and of no effect; and it is further

**ORDERED** that upon completion of Debtor's plan payments, the lien creditor shall immediately take all steps necessary and appropriate to release, cancel and/or discharge the recorded mortgage in the land records of this State; and it is further

**ORDERED** that in the event the lienholder fails to take all necessary steps to release, cancel and/or discharge the mortgage recorded in the land records of this State, then in that event the mortgage held by The Bank of New York Mellon c/o Specialized Loan Servicing shall be deemed paid and satisfied through the Debtor's Chapter 13 proceeding and the County Recording Office is hereby authorized to cancel this mortgage.

In re:  
Kelly M Poesl  
Debtor

Case No. 19-25759-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 12, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly M Poesl, 157 W. 4th Street, Bayonne, NJ 07002-1179

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor to JPMorgan Chase Bank, N.A. Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Seri DMcDonough@flwlaw.com
Jenee K. Ciccarelli	on behalf of Debtor Kelly M Poesl info@jc-lawpc.com nadiainancial@gmail.com;kjr76568@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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Total Noticed: 1

TOTAL: 5